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U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

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IN RE:

JANICE ELAINE WILLIAMS

CLERK, U.S. BANKRUPTCY COURT
CASE NO. 02-92340
CHAPTER 13

DEBTOR

BY _____ DEPUTY

ORDER CONFIRMING THE DEBTOR'S
FIRST AMENDED PLAN AND RELATED ORDERS

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JAN 31 2003

After notice and a hearing, wherein the Court considered the matters on file herein, including the Trustee's Report of Creditors Meeting held pursuant to Section 341 of the Bankruptcy Code, and all objections to confirmation of the Plan, the Court finds:

1. Written notice of the Meeting of Creditors held pursuant to 11 U.S.C. 341 and of this hearing on the confirmation of the Plan was given as required by Rule 2002; and

2. All scheduled Creditors have been served with a copy of the Debtor's Plan, or a summary thereof in accordance with Rule 3015.

3. The Plan as presented for confirmation (hereinafter referred to as "the Plan") complies with the provisions of Chapter 13 of Title 11 of the United States Code and the other applicable provisions of said Title; and

4. With respect to each allowed secured claim provided for by the Plan, the holder of such claims either accepted or was deemed to have accepted the Plan or in the alternative

a. The Plan provides that the holder of such claims retain the lien securing such claims; and

b. The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of such claim is not less than the allowed amount of such claims; or

c. The Debtor has surrendered or abandoned the collateral securing the collateral securing the claim; or

d. The treatment of the claim complies with 11 U.S.C. Sec. 1322(b)(5).

IT IS ORDERED THAT:

1. The Debtor's Plan, as modified, if any, by this Order, is confirmed.

2. The Debtor shall pay the sum of \$380.00 per month for 60 months for a total of \$22,800.00 to Michael Gross, Trustee, payable in Tyler, Smith County, Texas, beginning the 10th day of August 2002, until all of the allowed claims provided for under the Plan have been paid in accordance with the terms of the Plan, of this Order, or until further order of this Court.

3. The Trustee shall make disbursements pursuant to the provisions of the Plan, as modified, if any, by this Order, Section 1326 of the Bankruptcy Code, and shall pay only such claims which have been allowed by the Court. The Trustee shall make such disbursements monthly, unless otherwise provided by the Plan, but shall not be required to pay any dividend in an amount less than \$15.00 and dividends not distributed because of this provision shall accumulate and be paid when such accumulation aggregates \$15.00 or more.

4. The Debtor shall not incur additional debt during the term of this Plan except upon written approval of the Trustee. Failure to obtain such approval may cause the claim for such debt to be unallowable and non-dischargeable.

5. The order of payment, unless otherwise directed, shall be:

a. The percentage fee fixed for the Trustee pursuant to 11 U.S.C. Sec. 1302(e);

b. Any unpaid claim of the kind specified in Section 507(a) of Title 11 U.S.C.;

c. Creditors whose claims are timely filed and allowed in such amount and order of preference as may be provided by the Plan or as may be required to provide adequate protection of the interest of an equity with an interest in property of the estate as ordered by the Court, or as deemed necessary within the discretion of the Trustee.

6. The following secured and special class claims are known to the Court at this time and are allowed as follows:

<u>Name of Creditor</u>	<u>Allowed Amount of Claim</u>	<u>Rate of Interest</u>	<u>Monthly Payment</u>	<u>Total Amt. To Be Paid</u>
Angelina County	\$559.38	8%	\$12.18 on 1-10-03 for 55 mos.	\$669.90
Conseco Finance Servicing Corp.	\$647.54	13%	\$15.69 on 1-10-03 for 55 mos.	\$862.95
Ford Motor Credit Company	\$9,925.00	10%	\$225.69 on 1-10-03 for 55 mos.	\$12,412.95
Huntington State Bank	\$3,190.00	8%	\$69.47 on 1-10-03 for 55 mos.	\$3,820.85
Gallery Furniture, c/o Citifinancial Retail	\$450.00	8%	\$9.80 on 1-10-03 for 55 mos.	\$539.00
Lowe's	\$150.00	8%	\$3.27 on 1-10-03 for 55 mos.	\$179.85

7. The following secured claims are not dealt with in the Debtor's Plan, and therefore, the automatic stay provisions of 11 U.S.C. Sec. 362 are hereby terminated and annulled with respect to each of the following claims:

NONE

8. The Debtor, in lieu of the Trustee, shall reaffirm and make disbursements on the following secured, executory contract, and special class claims dealt with in the Plan under 11 U.S.C. Sec. 1322.

Name of Creditor
Conseco Finance Servicing Corp.
Angelina County

9. The following Administrative, Attorney Fee, and Priority Claims are known to the Court at this time and are allowed as follows:

<u>Name of Creditor</u>	<u>Allowed Amount of Claim</u>	<u>Rate of Interest</u>	<u>Monthly Payment</u>	<u>Total Amt. To Be Paid</u>
Trustee	\$2,280.00	-0-	\$38.00 on 8-10-02 for 60 mos.	\$2,280.00
Allen T. Gregory	\$1,500.00	-0-	\$300.00 on 8-10-02 for 5 mos.	\$1,500.00

10. Debtor shall return the following collateral to the secured or priority creditor.


NONE

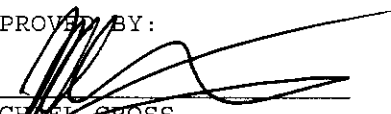
11. Debtor shall void the non-purchase money security interest in exempt property under Section 522(f) U.S. Bankruptcy Code for the following creditor, and the debt shall be paid as an unsecured claim for this Plan:

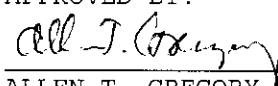
NONE

Each secured creditor described herein shall retain the lien existing prior to the commencement of the case to secure payment of the allowed amount of its claim.

The foregoing provisions regarding secured claims are based upon claims that have been filed or otherwise disclosed to the Court as of this date. The Court retains jurisdiction to review this Order upon the request of any interested party if additional claims are filed and allowed subsequent to the entry of this Order, which would render inaccurate the Court's findings in paragraphs 3 and 4.

SIGNED this 29th day of January, 2003.

BILL PARKER
UNITED STATES BANKRUPTCY JUDGE

APPROVED BY:

MICHAEL GROSS
CHAPTER 13 TRUSTEE

APPROVED BY:

ALLEN T. GREGORY
ATTORNEY FOR DEBTOR

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